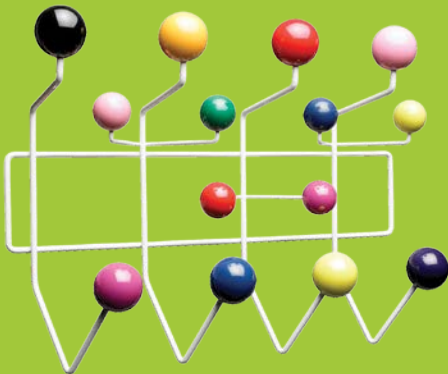


Cross-border healthcare and LTC: Overview of current issues from an economic point of view

Prof. dr. Jozef Pacolet & Frederic De Wispelaere



Mobility and healthcare: cross-border issues

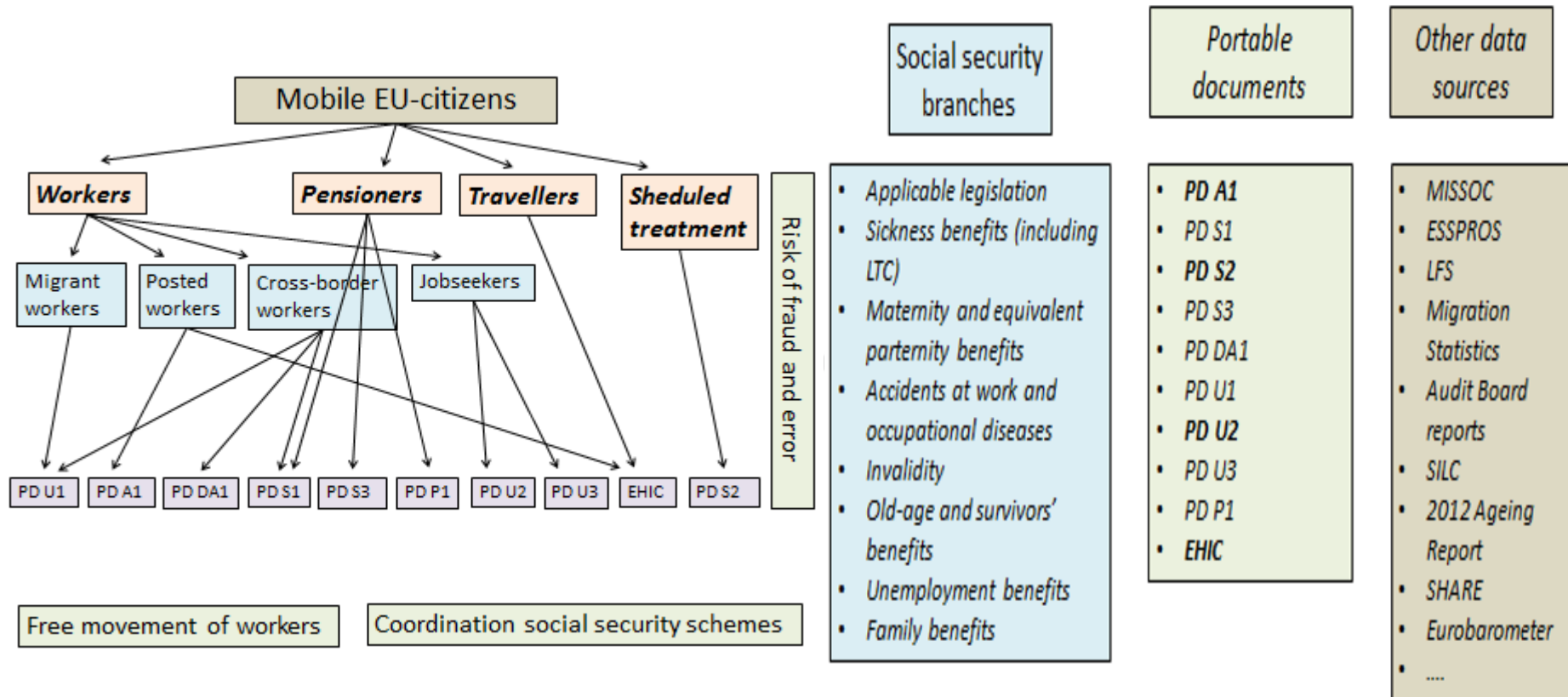
- Mobility of citizens, workers, pensioners, their family members, travellers, patients, providers
- Coordination of Member States' social security systems: Regulation No. 1408/71 and implementing Regulation No. 574/72, replaced by Regulation No. 883/2004 and the implementing Regulation No. 987/2009
- Directive 2011/24/EU on the application of patients' rights in cross-border healthcare
- Need for transparency: at political level, for stakeholders, for the citizen
- Need for statistics: how substantial are those phenomena
- Need for transparency for the citizen: the case of cross-border workers SSCALA
- Need for transparency for the stakeholders: the case of LTC
- Need for comparison, coordination or convergence?
- Need for coordination of the coordination.

Transparency on the cross-border use of healthcare and healthcare insurance

Major roadway for cross-border use of healthcare and healthcare insurance

- For planned versus unplanned healthcare
- For cross-border workers or frontier workers
- Distinction between member state of competence, member state of residence and member state of treatment
- Statistics:
 - Number of cross-border workers or frontier workers: estimates (of PD S1)
 - EHIC allowing cross-border use of healthcare and healthcare insurance for unplanned care
 - Number of planned health care (PD S2)

Statistics on the functioning of Regulation (EC) No. 883/2004



Estimated number of PDs S1 issued by category of citizen by using the LFS

- Number of insured persons (cross-border workers);
- Number of former crossborder workers;
- Number of migrant pensioner (by 'country of birth).

Number of cross-border workers and frontier workers, EU-27, Average of 2010 & 2011, in .000

Row Labels (country of residence)	AT	BE	BG	CY	CZ	DE	DK	EE	ES	FI	FR	GR	HU	IE	IT	LT	LU	LV	MT	NL	PL	PT	RO	SE	SI	SK	UK	EU-27	Outgoing cross-border workers	% of total employment	Outgoing frontier workers	% frontier workers vs cross-border workers
AT	4067.2	0.2	0.2	0.0	0.6	24.1	0.1	0.0	0.3	0.0	0.3	0.0	0.6	0.0	1.3	0.0	0.1	0.0	0.0	0.3	0.2	0.0	0.7	0.1	0.6	1.7	0.7	4099.3	321 *	0.8%	28.9 *	89.8%
BE	0.1	4395.5	0.1	0.1	0.1	7.4	0.0	0.0	0.4	0.1	13.9	0.2	0.1	0.1	0.2	0.0	37.1	0.0	0.1	35.8	0.2	0.1	0.1	0.0	0.0	0.0	1.1	4492.2	96.6 *	2.2%	93.4 *	96.6%
BG	0.1	0.3	2978.8	1.0	0.5	3.2	0.0	0.0	3.1	0.0	0.9	6.2	0.1	0.1	2.2	0.0	0.0	0.0	0.0	0.6	0.0	0.2	0.1	0.2	0.3	0.0	2.1	3000.0	212 *	0.7%	6.3 *	29.6%
CY	0.0	0.0	0.0	391.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	391.7	0.0	0.0%	0.0	
CZ	4.9	0.8	0.0	0.0	4867.6	9.2	0.0	0.0	0.6	0.0	0.4	0.3	0.1	0.7	0.5	0.0	0.4	0.0	0.0	0.8	0.2	0.0	0.0	0.2	0.0	2.2	2.7	4891.7	24.1 *	0.5%	16.6 *	68.6%
DE	37.4	3.4	1.3	0.0	4.3	3904.6	6.7	0.0	6.2	0.6	6.4	2.0	1.2	0.0	1.8	0.0	31.1	0.0	0.0	46.3	5.6	0.0	0.0	3.9	0.0	0.0	7.7	39170.0	165.4 *	0.4%	140.8 *	85.1%
DK	0.1	0.1	0.0	0.0	0.0	1.3	2695.1	0.0	0.1	0.0	0.2	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.7	0.0	0.0	0.7	2699.5	4.4 *	0.2%	3.0 *	69.3%
EE	0.0	0.1	0.0	0.0	0.0	0.2	0.0	568.1	0.0	15.0	0.1	0.0	0.0	0.3	0.1	0.0	0.1	0.3	0.0	0.1	0.0	0.0	0.0	1.0	0.0	0.0	0.7	586.2	18.1 *	3.1%	15.3 *	84.8%
ES	0.2	0.8	0.0	0.0	0.0	1.7	0.0	0.0	18244.4	0.8	3.8	0.0	0.2	1.2	1.6	0.0	0.0	0.0	0.0	1.1	0.0	1.8	0.0	0.0	0.0	0.0	9.2	18267.0	22.6 *	0.1%	5.7 *	25.1%
FI	0.0	0.2	0.0	0.0	0.0	0.2	0.0	0.1	2457.7	0.1	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.9	0.0	0.0	2459.3	1.7	0.1%	1.0	60.0%
FR	0.2	38.1	0.0	0.0	0.0	46.0	0.1	0.0	3.3	0.5	25372.9	0.0	0.0	0.8	1.6	0.0	60.6	0.0	0.0	1.3	0.2	1.0	0.8	0.4	0.0	0.0	4.6	25532.6	159.6 *	0.6%	149.6 *	93.7%
GR	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4239.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	4239.7	0.0	0.0%	0.0	
HU	20.9	1.0	0.0	0.2	0.2	12.8	0.6	0.0	0.3	0.2	1.8	0.0	0.0	3738.9	1.4	1.9	0.0	0.0	0.0	1.7	0.1	0.0	0.3	0.1	0.1	1.3	8.6	3792.3	53.4 *	1.4%	22.5 *	42.2%
IE	0.0	0.1	0.0	0.0	0.1	0.3	0.0	0.0	0.1	0.0	0.0	0.0	0.0	1831.9	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0	8.8	1841.9	10.0 *	0.5%	8.8 *	88.2%
IT	1.3	1.3	0.1	0.0	0.0	6.6	0.1	0.0	1.8	0.0	5.3	1.1	0.2	0.3	22829.2	0.0	0.0	0.0	0.0	0.2	0.3	0.0	1.7	0.0	0.3	0.0	4.0	22853.6	24.4 *	0.1%	6.9 *	28.1%
LT	0.0	0.0	0.0	0.0	0.0	0.1	0.3	0.1	0.0	0.1	0.0	0.0	0.0	0.2	0.0	1296.3	0.0	0.1	0.0	0.4	0.0	0.0	0.0	0.3	0.0	0.0	0.4	1298.2	1.9	0.1%	0.1	5.0%
LU	0.0	0.7	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0	217.7	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.2	220.5	2.8 *	1.3%	2.2 *	79.9%
LV	0.0	0.0	0.0	0.2	0.0	0.8	0.2	0.5	0.0	0.2	0.1	0.1	0.0	0.4	0.1	0.1	0.0	890.9	0.0	0.4	0.2	0.0	0.0	0.5	0.0	0.0	3.0	897.8	6.9 *	0.8%	0.6	8.5%
MT	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	164.8	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.5	165.7	0.9 *	0.5%	0.0	0.0%
NL	0.2	8.2	0.0	0.0	0.0	11.9	0.0	0.0	0.3	0.1	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	8306.1	0.1	0.0	0.0	0.0	0.0	0.0	0.3	8327.3	21.3 *	0.3%	20.1 *	94.5%
PL	3.7	3.0	0.0	0.9	7.4	41.9	3.1	0.0	0.5	0.5	3.4	0.4	0.0	0.6	1.9	0.1	0.3	0.1	0.0	13.4	15942.3	0.2	0.0	2.8	0.0	0.6	7.3	16034.1	91.7 *	0.6%	49.6 *	54.1%
PT	0.0	0.3	0.0	0.0	0.0	0.2	0.0	0.0	6.2	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.1	0.0	0.0	0.0	0.1	0.1	0.0	0.0	0.2	4879.8	10.5 *	0.2%	6.2 *	59.2%
RO	1.1	0.9	0.0	0.6	0.0	8.2	0.3	0.0	13.6	0.0	0.9	1.0	0.4	0.1	56.6	0.0	0.0	0.0	0.1	0.2	0.0	1.2	9099.9	0.0	0.0	0.0	2.5	9187.6	87.7 *	1.0%	0.4	0.5%
SE	0.4	0.2	0.0	0.0	0.1	0.6	22.4	0.1	0.4	1.0	0.4	0.2	0.1	0.3	0.2	0.0	0.0	0.0	0.1	0.1	0.2	0.0	0.0	4541.7	0.0	0.0	2.1	4570.7	29.0 *	0.6%	23.4 *	80.8%
SI	5.1	0.0	0.0	0.0	0.0	0.8	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	2.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	940.9	0.3	0.1	949.5	8.7 *	0.9%	7.2 *	83.4%
SK	24.9	0.7	0.0	0.5	48.2	6.0	0.3	0.0	1.7	0.4	1.4	0.0	10.8	2.6	3.1	0.0	0.0	0.0	0.0	5.4	0.3	0.0	0.0	0.3	0.2	2212.8	10.2	2329.9	117.1 *	5.0%	84.2 *	71.9%
UK	0.3	1.3	0.0	0.0	0.0	2.5	0.7	0.0	1.2	0.0	4.5	0.0	0.0	8.2	0.0	0.0	0.0	0.0	0.5	1.2	0.0	0.0	0.0	0.0	0.0	0.0	28938.9	28959.2	20.3 *	0.1%	8.2 *	40.5%
EU-27	4168.0	4457.1	2980.6	395.2	4929.0	39190.7	2730.1	568.9	18284.7	2477.4	25420.2	4251.3	3752.8	1849.3	22905.0	1296.5	347.7	891.3	165.6	8415.9	15950.0	4873.8	9103.6	4554.2	942.3	2219.0	29016.6	216137.1	1032.3 *	0.5%	700.9 *	67.9%
Incoming cross-border workers	100.9 *	61.6 *	1.8	3.6 *	61.4 *	186.1 *	35.0 *	0.8	40.3 *	19.7 *	47.3 *	11.6 *	13.9 *	17.3 *	75.8 *	0.3	130.0 *	0.4	0.8 *	109.8 *	7.7 *	4.5 *	3.7	12.5 *	1.5 *	6.2 *	77.6 *	1032.3 *				
% of total employment	2.4%	1.4%	0.1%	0.9%	1.2%	0.5%	1.3%	0.1%	0.2%	0.8%	0.2%	0.3%	0.4%	0.9%	0.3%	0.0%	37.4%	0.0%	0.5%	1.3%	0.0%	0.1%	0.0%	0.3%	0.2%	0.3%	0.3%	0.5%				
Incoming frontier workers	94.4 *	50.1 *	0.0	0.0	60.5 *	141.9 *	29.1 *	0.5	9.6 *	16.0 *	29.7 *	6.2 *	11.9 *	8.2 *	5.0 *	0.2	128.8 *	0.4	0.0	82.1 *	6.1 *	1.8	0.4	2.6 *	1.0 *	5.8 *	8.8	700.9 *				
% frontier workers vs. cross-border workers	93.6%	81.3%	0.0%	0.0%	98.4%	76.2%	83.1%	67.6%	23.7%	81.0%	62.8%	53.1%	85.3%	47.3%	6.6%	76.7%	99.1%	83.4%	0.0	74.7%	79.2%	39.9%	10.2%	20.8%	67.8%	93.6%	11.4%	67.9%				

Source: Own calculations based on LFS

Intra-EU mobility of ...'pensioners'

Receiving MS	2012	Population 2012 (65+)	as % of population 2012
BE	1,579	1,924,928	0.08%
BG	418	1,381,075	0.03%
CZ	233	1,700,822	0.01%
DK	423	968,084	0.04%
DE	5,734	16,694,472	0.03%
EE	21	234,619	0.01%
IE	315	544,200	0.06%
GR	7,382	2,191,165	0.34%
ES	9,588	8,117,278	0.12%
FR	4,624	11,174,809	0.04%
HR	289	701,802	0.04%
IT	3,550	12,370,805	0.03%
CY	54	110,334	0.05%
LV	102	379,368	0.03%
LT	50	542,962	0.01%
LU	376	73,261	0.51%
HU	954	1,632,271	0.06%
MT	275	68,655	0.40%
NL	1,476	2,716,367	0.05%
AT	1,262	1,496,355	0.08%
PL	5,040	5,321,578	0.09%
PT	346	2,005,578	0.02%
RO	2,151	3,268,682	0.07%
SI	371	344,767	0.11%
SK	:	690,659	0.02%
FI	544	979,640	0.06%
SE	977	1,784,665	0.05%
UK	4,610	10,649,621	0.04%
IS	26	40,322	0.06%
LI	13	5,236	0.25%
NO	453	768,014	0.06%
CH	2,184	1,365,152	0.16%
Total	55,543	92,247,546	0.06%

Source: Eurostat - Migration Statistics – migr_imm5prv (aged 65 years and older)

Estimated number of PDs S1 issued by category of citizen (in ,000)

Country	Competent country				Residing country			
	Incoming cross-border workers + 20% family members	retired cross-border workers only worked abroad + 25% family members	Migrant pensioners + 25% family members	Total number of PD S1 issued	Outgoing cross-border workers + 20% family members	retired cross-border workers only worked abroad + 25% family members	Migrant pensioners + 25% family members	Total number of PD S1 issued
BE	74	35	5	113	116	41	68	225
BG	2	1	1	4	25	11	0	37
CZ	74	25	2	101	29	12	2	43
DK	42	14	1	57	5	2	3	10
DE	223	101	44	368	198	75	0	273
EE	1	0	0	2	22	9	0	30
IE	21	6	1	29	12	5	7	24
GR	14	7	1	23	0	0	2	2
ES	48	18	4	71	27	11	77	115
FR	57	27	19	102	192	77	43	311
IT	91	50	27	167	29	13	5	47
CY	4	1	0	5	0	0	5	5
LV	1	0	0	1	8	3	0	12
LT	0	0	0	1	2	1	0	3
LU	156	50	1	207	3	1	2	7
HU	17	8	3	28	64	28	0	92
MT	1	0	0	1	1	0	1	2
NL	132	43	28	203	26	12	2	39
AT	121	55	1	177	39	17	11	66
PL	9	3	4	17	110	45	1	156
PT	5	2	2	10	13	5	2	20
RO	4	2	0	6	105	52	0	158
SI	2	1	0	3	10	5	0	16
SK	7	2	2	11	141	55	0	196
FI	24	9	0	33	2	1	1	4
SE	15	6	2	23	35	12	6	53
UK	93	36	88	218	24	9	0	34
EU-27	1239	503	238	1980	1239	503	238	1980

Source: Own calculations based on LFS

Temporary stay

Intra-EU mobility of ...'tourists'

Number of trips in Europe by EU28 citizens, by EU Member State of residence, 2012 (1 night and over)

PURPOSE	Personal	Professional, business	Total
BE	9,440,422	2,012,616	11,453,038
BG	3,412,658	150,173	3,562,831
CZ	30,886,494	1,431,088	32,317,582
DK	25,676,190	2,423,203	28,099,393
DE	191,395,685	45,063,865	236,459,550
EE	2,430,557	386,788	2,817,346
IE	10,167,707	772,078	10,939,785
GR	6,745,689	303,369	7,049,059
ES	121,022,010	12,395,885	133,417,895
FR	197,927,156	21,196,491	219,123,647
HR	7,205,181	1,426,389	8,631,570
IT	53,744,796	9,545,056	63,289,852
CY	2,196,797	231,938	2,428,735
LV	4,703,386	430,679	5,134,065
LT	3,531,494	619,843	4,151,337
LU	1,254,379	252,574	1,506,954
HU	17,359,173	902,675	18,261,848
MT	420,666	55,010	475,677
NL	42,215,430	2,123,686	44,339,115
AT	17,161,770	3,782,983	20,944,753
PL	36,643,595	10,673,165	47,316,760
PT	12,654,558	1,130,966	13,785,524
RO	16,400,841	413,298	16,814,139
SI	3,995,026	478,242	4,473,269
SK	5,726,845	1,197,094	6,923,939
FI	33,339,750	5,865,804	39,205,554
SE	:	:	:
UK	126,413,543	23,378,637	149,792,179
EU28	1,002,373,278	151,409,345	1,153,782,624

Source: Eurostat [tour_dem_ttw]

Intra-EU mobility of ...'tourists'

Number of trips by EU28 citizens in the EU28, by EU Member State of destination, 2012 (1 night and over)

PURPOSE	Personal	Professional, business	Total
BE	7,690,013	2,113,218	9,803,230
BG	4,554,686	257,712	4,812,397
CZ	30,856,415	2,069,764	32,926,178
DK	23,301,187	1,666,594	24,967,782
DE	145,754,959	40,659,397	186,414,356
EE	3,881,450	513,781	4,395,231
IE	8,325,273	942,390	9,267,663
GR	13,982,652	578,742	14,561,394
ES	148,889,466	12,981,983	161,871,449
FR	206,664,698	23,107,140	229,771,839
HR	13,229,102	1,152,423	14,381,525
IT	67,356,669	10,247,503	77,604,171
CY	2,662,577	141,039	2,803,616
LV	4,224,809	330,049	4,554,858
LT	2,799,630	538,668	3,338,298
LU	462,046	274,390	736,436
HU	17,264,985	1,128,182	18,393,167
MT	1,163,567	72,229	1,235,797
NL	35,128,877	3,073,496	38,202,373
AT	25,100,458	4,009,879	29,110,337
PL	36,065,679	9,301,199	45,366,878
PT	18,140,544	1,362,093	19,502,638
RO	17,168,182	774,215	17,942,397
SI	2,959,922	234,805	3,194,727
SK	5,559,237	1,219,133	6,778,370
FI	27,908,735	4,649,188	32,557,923
SE	4,372,099	1,296,342	5,668,441
UK	103,208,283	21,630,710	124,838,993
EU28	978,676,200	146,326,264	1,125,002,464

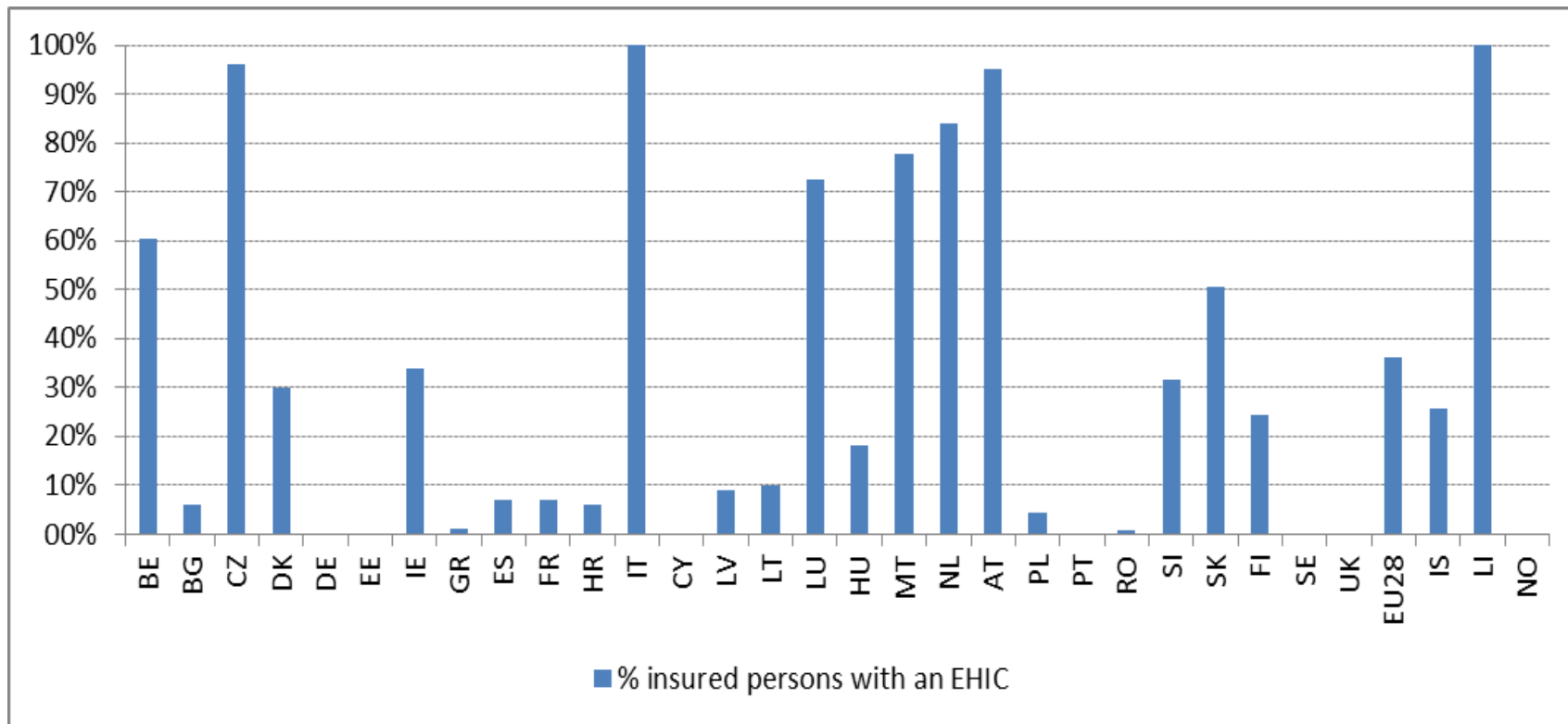
Source: Eurostat [tour_dem_ttw]

EHIC - 2013

MS	Number of EHICs issued	Number of PRCs issued	Total number of EHICs in circulation	Number of insured persons	% insured persons with an EHIC
BE	2,707,763	31,027	3,083,658	5,117,974	60.3%
BG	136,568	31,764	361,616	6,099,760	5.9%
CZ	app. 100,000	n.a.	app. 10,000,000	10,415,087	96.0%
DK	430,702	19,360	1,672,306	5,600,000	29.9%
DE	n.a.	n.a.	app. 45,000,000	69,800,000	n.a.
EE	78,456	12,554	n.a.	1,231,203	n.a.
IE	343,250	98,894	1,367,301	n.a.	app. 34%
GR	151,791	33,673	123,584	app. 9.950.000	1.2%
ES	1,805,518	762,429	3,319,472	46,483,194	7.1%
FR	4,190,116	2,094,967	4,190,116	58,800,000	7.1%
HR	264,340	2,505	260,345	4,349,133	6.0%
IT	app. 8,900,000	app. 100,000	app. 58,901,313	58,901,313	100.0%
CY	39,281	18	app. 44,789	438,796	n.a.
LV	74,742	472	201,387	2,262,302	8.9%
LT	161,394	10,789	294,779	2,986,863	9.9%
LU	144,152	14,475	552,451	762,410	72.5%
HU	469,317	37,326	1,705,300	9,463,727	18.0%
MT	56,481	18	159,795	205,459	77.8%
NL	2,617,980	8,618	14,114,209	16,774,183	84.1%
AT	1,038,318	9,767	8,156,265	8,567,710	95.2%
PL	2,005,154	18,784	1,523,991	35,261,020	4.3%
PT	408,503	21,656	1,309,462	n.a.	
RO	262,218	84,481	126,753	18,107,722	0.7%
SI	705,769	147,182	656,542	2,079,143	31.6%
SK	760,738	105,198	2,626,676	5,197,880	50.5%
FI	786,325	12,428	1,334,155	5,447,051	24.5%
SE	1,297,288	8,139	app. 3,000,000	n.a.	n.a.
UK	3,501,890	5,279	25,886,427	n.a.	n.a.
EU28	33,438,054	3,671,803	189,972,692		36.2%
IS	38,864	894	83,946	325,671	25.8%
LI	1,188	107	37,910	37,910	100.0%
NO	799,000	7,677	1,500,000	n.a.	n.a.
CH	app. 1,200,000	n.a.	6,700,000	8,060,000	83.1%
Total	35,477,106	3,680,481	198,294,548		37.4%

Source: Pacolet J. & De Wispelaere, F. (2014) –
see press release: http://europa.eu/rapid/press-release_IP-14-703_en.htm

EHIC - 2013



Source: Pacolet J. & De Wispelaere, F. (2014) –
see press release: http://europa.eu/rapid/press-release_IP-14-703_en.htm

Planned healthcare (PD S2)

Cross-border healthcare expenditure

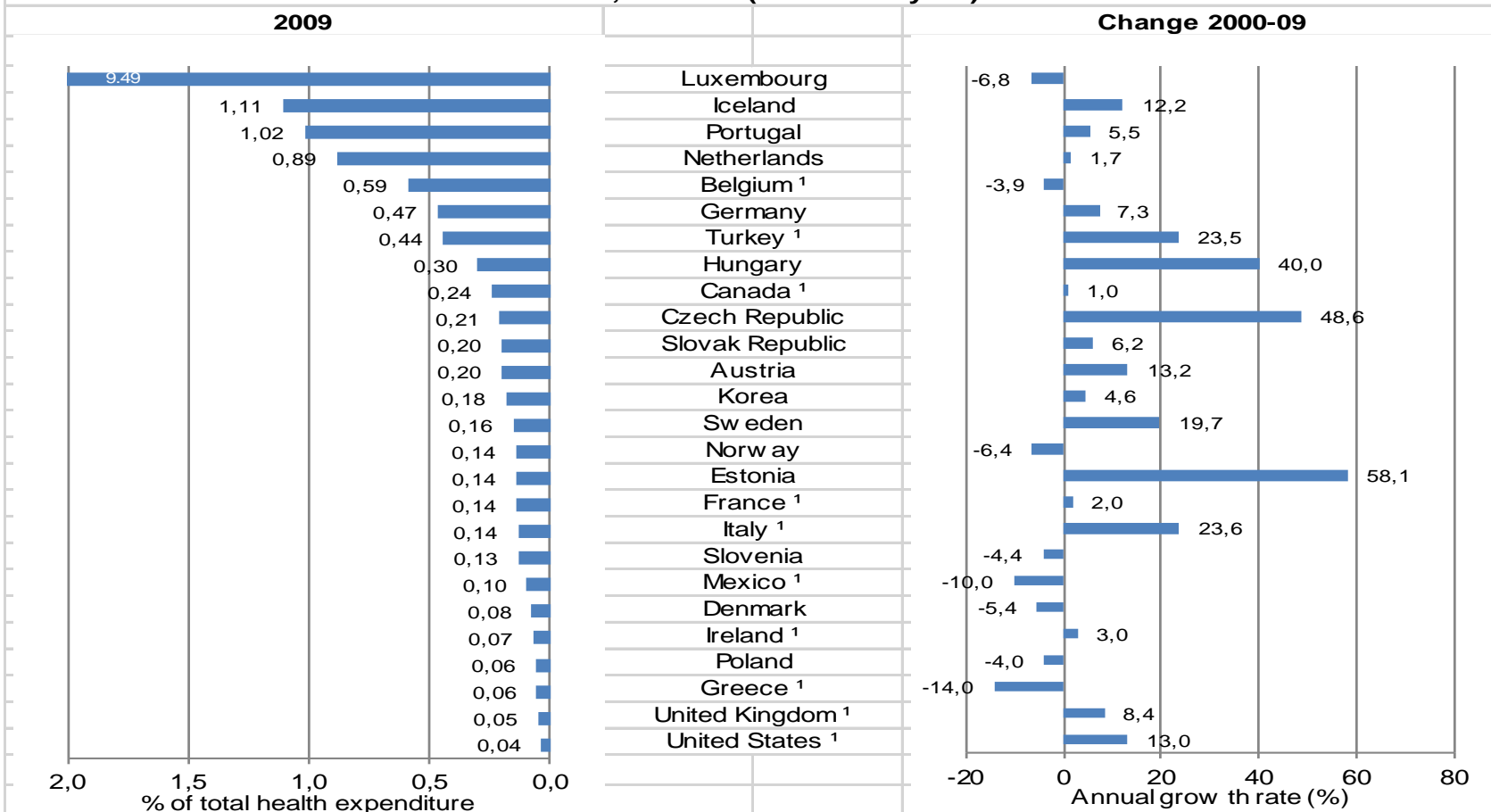
- Limited number of PDs S2 (planned healthcare) issued;
- Budgetary impact of cross-border healthcare strongly influenced by:
 - Temporary stay (e.g. on vacation): EHIC;
 - Cross-border workers: PD S1 (employment in another MS than MS of residence).

Some estimates of the cross-border health and long term care in EU 27

- GDP in 2010 of EU 27: 12 180 billion euro
- Health expenditures: 872 billion or 7,1% of GDP
- Cross-border health expenditures: 3,5 billion or 0,4 % of total health expenditures and 0,028 % of GDP
- LTC expenditures: 221 billion or 1,8% of GDP
- Cross-border LTC expenditures: 0,994 billion or 0,45 % of total LTC expenditures and 0,008% of GDP

Cross-border healthcare expenditure

Imports of health care services as share of total health expenditure, 2009 and annual growth rate in real terms, 2004-09 (or nearest year)

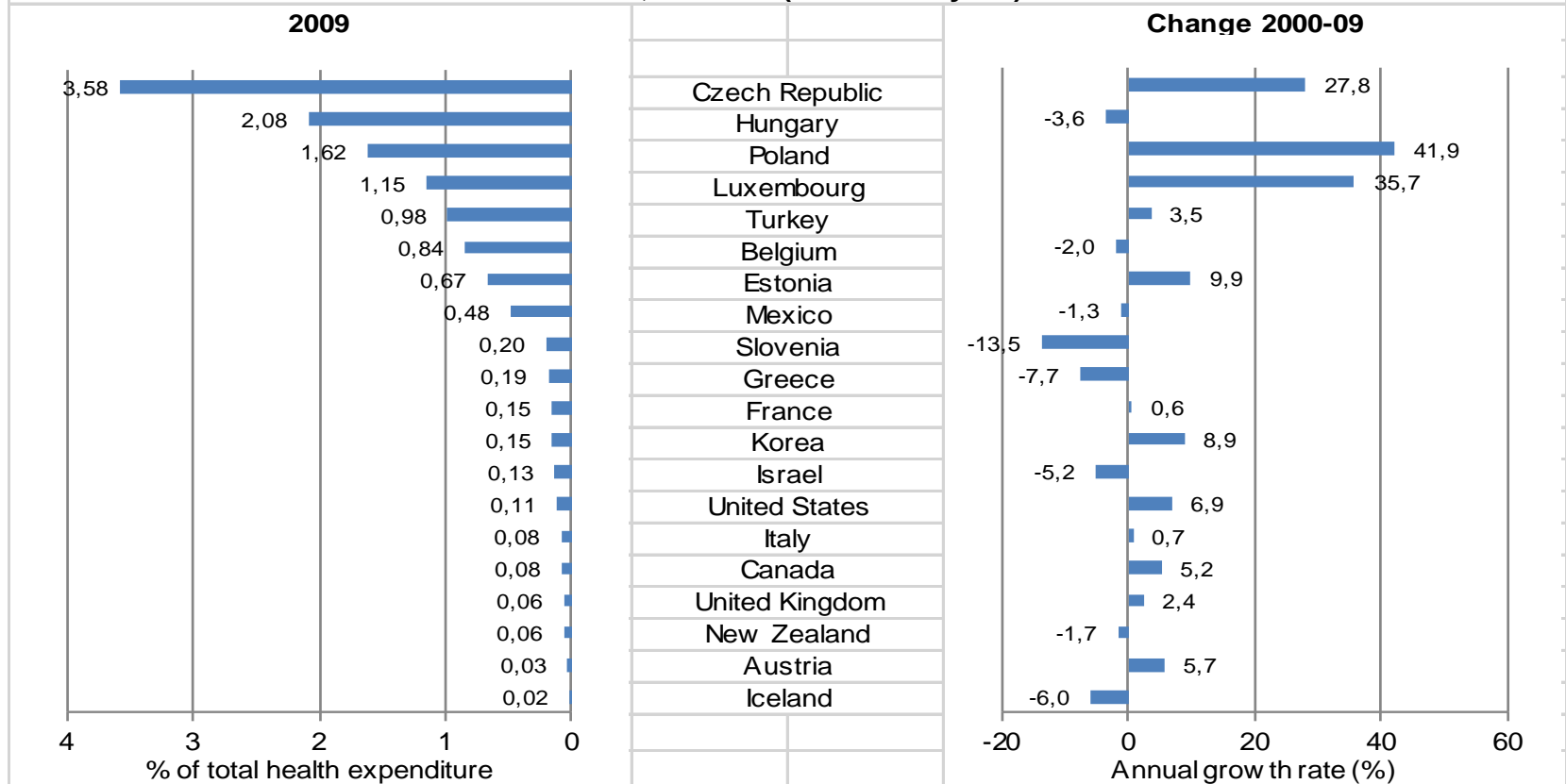


1. Refers to balance-of-payments concept of health-related travel.

Source: OECD Health Data 2011 and OECD-Eurostat Trade in Services Database.

Cross-border healthcare expenditure

Exports of health-related travel as share of total health expenditure, 2009 and annual growth rate in real terms, 2004-09 (or nearest year)



Information on data for Israel: <http://dx.doi.org/10.1787/888932315602>

Note: Health-related travel exports occur when domestic providers supply medical services to non-residents travelling for medical reasons.

Source: OECD-Eurostat Trade in Services Database.

Transparency for the citizen: SSCALA (Social Security Coordination: Activating Local Actors)

- The social security rights of frontier workers - A survey on their knowledge, use and satisfaction, focusing on sickness benefits
- *The survey had the ambition:*
 - *to quantify the knowledge about the Regulation (EC) No. 883/2004;*
 - *to quantify the use of social benefits, strongly focusing on sickness benefits in kind;*
 - *to assess the role of health insurance funds.*
- *Population: Frontier workers ...*
 - *Living in Belgium and working in France;*
 - *Living in France and working in Belgium;*
 - *Living in Germany and working in Luxembourg.*

Knowledge of the content of Regulation (EC) No. 883/2004

Country of residence Country of employment	France Belgium	Belgium France	Germany Luxembourg
Knowledge of the new regulation on social security systems since 1 May 2010? (n)***	381	68	487
Yes	33.6%	29.4%	49.3%
No	66.4%	70.6%	50.7%
Knowledge of your social rights and duties? (n)***	369	66	474
Yes	13.0%	13.6%	20.3%
Partially	48.0%	42.4%	63.7%
No	39.0%	43.9%	16.0%
<i>You have a double access to sickness benefits in kind in the country of residence and in the country of employment(n)*</i>	385	68	467
Yes	86.5%	83.8%	89.7%
No	14.5%	16.2%	10.3%
<i>Also family members of the frontier worker have double access to sickness benefits in kind***</i>	372	66	422
Yes	57.5%	56.1%	69.4%
No	42.5%	43.9%	30.6%

* χ^2 test: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Source Own calculations based on SSCALA-data

Choice of the healthcare provider in the country of residence or the country of employment

Country of residence Country of employment	France Belgium	Belgium France	Germany Luxembourg
Since May 1 2010, where have you, ...			
1) <i>Visited a doctor (n)</i> ***	343	57	477
Working country	21.0%	43.9%	2.7%
Country of residence	68.2%	36.8%	77.6%
Both countries	8.5%	15.8%	16.4%
Not applicable	2.3%	3.5%	3.3%
2) <i>Visited a dentist (n)</i> ***	302	51	462
Working country	24.5%	54.9%	4.5%
Country of residence	64.6%	37.3%	87.5%
Both countries	2.0%		1.7%
Not applicable	8.9%	7.8%	6.3%
3) <i>Bought medicines (n)</i> ***	330	56	467
Working country	13.9%	41.1%	6.2%
Country of residence	68.2%	26.8%	59.5%
Both countries	15.2%	28.6%	32.6%
Not applicable	2.7%	3.5%	1.7%
4) <i>A hospitalization (n)</i> ***	330	41	399
Working country	17.0%	26.8%	2.5%
Country of residence	39.4%	29.3%	41.1%
Both countries	2.3%		0.5%
Not applicable	41.3%	43.9%	55.9%
5) <i>Visited a medical specialist (n)</i> ***	282	53	451
Working country	23.8%	40.4%	4.0%
Country of residence	53.2%	42.3%	71.4%
Both countries	6.7%	3.9%	8.6%
Not applicable	16.3%	13.4%	16.0%
At least one treatment only in the country of employment(n)	354	60	479
Yes	30.2%	61.7%	10.9%
No	69.8%	38.3%	89.1%

* χ^2 test; * p<0.05; ** p<0.01; *** p<0.001

Source Own calculations based on SSCALA-data

Choice of the healthcare provider in the country of residence or the country of employment

Country of residence Country of employment	France Belgium	Belgium France	Germany Luxembourg
Reasons for choosing at least one time for sickness benefits in kind only in the country of employment (multiple answers possible) (n)	105	37	27
The necessary treatment did not exist in the country of residence	1.9%		
The settlement of the refund is easier in the country of employment	19.2%	57.1%	3.7%
Larger supply of care provisions in the country of employment	18.4%	11.4%	3.7%
Higher quality/expertise in the country of employment	25.2%	5.7%	18.5%
Lower own contribution in the country of employment	6.4%	31.4%	18.5%
Accident or sickness during the stay in the country of employment	20.2%	17.1%	18.5%
Other	50.5%	48.6%	51.9%
- Habit	35.2%	X	X
- Closer	X	X	X
- Faster	X		
- Health assurance fund in country of employment	X	X	
- Language			X
- Bad experiences	X		

- X: sometimes reported
- Source Own calculations based on SSCALA-data

Choice of the healthcare provider in the country of residence or the country of employment

Living Working	France Belgium	Belgium France	Germany Luxembourg
Reasons for never using sickness benefits in kind in the country of employment (multiple answers possible) (n)	187	13	236
The necessary treatment did not exist in the country of employment	0.5%		2.1%
The settlement of the refund is easier in the country of residence	28.3%	7.7%	1.7%
Larger supply of care provisions in the country of residence	3.2%	7.7%	19.5%
Higher quality/expertise in the country of residence	2.1%	7.7%	12.7%
lower own contribution in the country of residence	11.8%		10.6%
Language problems	5.9%		19.9%
Not familiar with the medical provisions in the country of employment	59.4%	30.8%	30.4%
No accident of sickness during my employment in the country of employment	15.5%	23.1%	8.5%
Other	21.4%	30.8%	32.2%
- Habit	9.6%	X	16.1%
- Closer	X	X	X
- Unaware of choice	X		X

- X: sometimes reported
- Source Own calculations based on SSCALA-data

Choice of the healthcare provider in the country of residence or the country of employment

Received at least one time healthcare only in the country of employment, by country of birth

N	French frontier workers***		Belgian frontier workers***		German frontier workers***	
	Country of birth is equal to ...					
	Country of residence	Country of employment	Country of residence	Country of employment	Country of residence	Country of employment
	239	131	11	53	436	17
Yes	11.7%	63.4%	18.2%	69.8%	8.9%	58.8%
No	88.3%	36.4%	81.8%	30.2%	91.1%	41.2%

* χ^2 test: * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$

Source Own calculations based on SSCALA-data

Need for transparency: healthcare and/or including long term care (LTC)?

- Coordination regulation refers to health/ sickness benefits in cash and in kind
- Distinction is to the point also for as well health as LTC
- LTC is first of all long term (chronic) (health or social) care
- There is a 25 year process of rising awareness that health includes LTC, and LTC will become more and more important
- That seems to be on average also the time span to finalize a debate on creating a LTC-insurance
- There is a rising awareness (OECD for instance) that you should provide integrated care systems and care policies
- So identifying and listing LTC benefits as any other provision,, providing statistics (see chapters in MISSOC tables, statistics in System of Health Accounts SHA, Ageing Report in Europe or in Belgium), should not separate them in insurance nor treatment, with the risk of overseeing it.

List of cash benefits and benefits in kind
as referred to in
Article 34 of Regulation (EC) No 883/2004

Country		Cash Benefits	Benefits in kind
Austria (AT)		Yes	None
Belgium (BE)		Yes	None
Bulgaria (BG)		Yes	Yes
Cyprus (CY)		Yes	Yes
Czech Republic (CZ)		Yes	None
Denmark (DK)		Yes	Yes
Estonia (EE)		None	Yes
Finland (FI)		None	Yes
France (FR)		None	Yes
Germany (DE)		Yes	Yes
Greece (GR)		None	None
Hungary (HU)		None	Yes
Ireland (IE)		Yes	Yes
Italy (IT)		None	None
Latvia (LV)		Yes	None
Lithuania (LT)		Yes	Yes
Luxembourg (LU)		Yes	Yes
Malta (MT)		Yes	Yes
Netherlands (NL)		None	Yes
Poland (PL)		Yes	Yes
Portugal (PT)		None	None
Romania (RO)		None	None
Slovakia (SK)		None	None
Slovenia (SI)		Yes	Yes
Spain (ES)		Yes	Yes
Sweden (SE)		None	Yes
United Kingdom (GB)		Yes	None

Conclusions